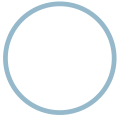


# Property Value Buyer Report



[Redacted]

[Redacted]

P

## Property Details

SECTIONAL TITLE



[Redacted]

Sectional Title: [Redacted]

Estate: [Redacted]

Suburb: [Redacted]

LEGAL

[Redacted]

[Redacted]

Situated at [Redacted]

Town: [Redacted]

Mun: [Redacted]

Province: [Redacted]

UNIT SIZE (REGISTERED)

164 m<sup>2</sup>

MOTHER ERF

996 m<sup>2</sup>

LAST SALES PRICE

R3 300 000

LAST SALES DATE

2022/08/26



(Lat/long)/Street View [Redacted]



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**Lightstone**

We simplify the complex

Automated Valuation Details

ESTIMATED VALUE OF YOUR PROPERTY

R 3 350 000

ESTIMATED VALUE RANGE OF PROPERTY

R 3 030 000 - R 3 940 000

LOW

HIGH

An automated valuation model estimate (Estimated Value) is a statistically derived estimate of the value of the subject property. An Estimated Value must not be relied upon as a professional valuation or an accurate representation of the market value of the subject property as determined by a valuer. The confidence gauge indicates the probability that the estimated value is correct within 20% of the predicted value.

Municipal Valuation

VALUATION AMOUNT

R 2 500 000

ESTIMATED MONTHLY RATES

R 2 552 .08

YEAR OF VALUATION

2020

RATING PERIOD

2017/2018

USAGE CATEGORY

RESIDENTIAL

USAGE

RESIDENTIAL

Property Affordability (Pre-calculated)

What are the costs involved in purchasing the property?

How much would the once off fees of buying this property be?

ESTIMATED REGISTRATION AND TRANSFER COST



Total bond registration costs

R 59 447

Deeds office fee for bond registration



Conveyancer's fee - Bond registration



Registration sundries, postage and petties



Bond VAT



Total Property Transfer Costs

R 243 947

Conveyancer's transfer fee



Deeds office fee for property transfer



Transfer duty



Transfer VAT



Transfer sundries, postage and petties



What are the estimated monthly costs once I own the property?

R 36 631 p/m

Purchase price



Prime interest rate



Loan terms (years)



Bond installment



Rates and taxes



Monthly administration fee



## What happens if I pay extra every month?

|                            | NO ADDITIONAL PAYMENT | ADDITIONAL 5%  | ADDITIONAL 10% | ADDITIONAL 15% |
|----------------------------|-----------------------|----------------|----------------|----------------|
| Additional Monthly Payment | R 0                   | R 1 700.51     | R 3 401.02     | R 5 101.53     |
| Total Monthly Payment      | R 34 010.17           | R 35 710.68    | R 37 411.19    | R 39 111.70    |
| Total Interest             | R 4 812 440.50        | R 3 997 371.00 | R 3 447 245.00 | R 3 044 106.20 |
| Total Interest Saved       | R 0                   | R 815 069.80   | R 1 365 195.80 | R 1 768 334.60 |
| Loan Term (Months)         | 240                   | 206            | 182            | 164            |
| Loan Term (Years)          | 20                    | 17.17          | 15.17          | 13.67          |
| Months Saved               | 0                     | 34             | 58             | 76             |
| Total Loan Repayment       | R 8 162 440.50        | R 7 347 371.00 | R 6 797 245.00 | R 6 394 106.00 |

### Market Stock



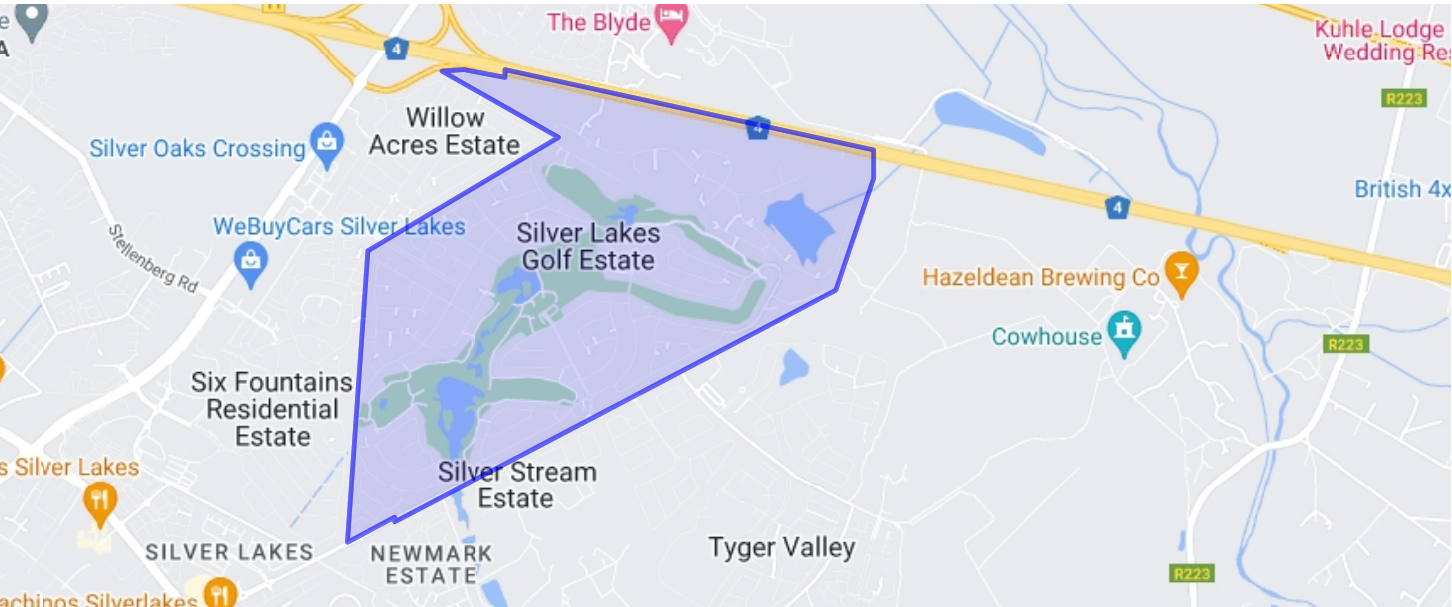
|                             |              |
|-----------------------------|--------------|
| FREEHOLDS IN ESTATE         | 1546(89.78%) |
| SECTIONAL TITLES IN ESTATES | 95(5.52%)    |
| FREEHOLDS                   | 0            |
| SECTIONAL TITLES            | 81(4.70%)    |

### Suburb Demographics

AVERAGE HOUSEHOLD INCOME RANGE  
>R175,000

NUMBER OF ADULTS  
4363

PREDOMINANT LSM  
LSM 10 High



PROPORTION PROPERTY DEBT



**Higher scores** indicate that this suburb likely has a lower percentage of total home Rand value tied up in home loans.

**Lower scores** indicate that there is a greater proportion of Rand value tied up in property debt.

Higher scores are more desirable since these are as will be more stable and owners in the area have equity in their property value.

DEMAND



**Higher scores** indicate that this suburb likely has a good number of recent property sales.

**Lower scores** indicate that the property has a slower turnover of property sales compared to other suburbs in the country.

Higher scores are more desirable since they indicate demand for property in the area. This metric should be interpreted in combination with the others, particularly house price growth since some areas may have a high number of sales due to residents selling low to get out of the area.

HOUSE PRICE GROWTH



**Higher scores** indicate a higher likelihood that property values will grow at a higher rate than the national average over time.

**Lower scores** indicate that the property values in the suburb will grow at a rate lower than that of the national average over time.

ACCESS TO AMENITIES






**Higher scores** indicate that the suburb likely has better access to amenities such as universities, the Gautrain, beaches and other attractions.

**Lower scores** indicate that the suburb likely has less access to attractive amenities for example in outlying areas where being remote is an attractive attribute of the suburb.

Proximity to amenities is a benefit to a potential buyer who is interested in the convenience that proximity to amenities holds and tend to lead to higher property values.



|    | ADDRESS    | UNIT  SECTIONAL SCHEME | ERF PORTION | DISTANCE | REG DATE          | SALES DATE   | UNIT SIZE             | AREA UNDER ROOF        | SALES PRICE            |   |     |   |
|----|------------|------------------------|-------------|----------|-------------------|--------------|-----------------------|------------------------|------------------------|---|-----|---|
| 1  | [REDACTED] | [REDACTED]             | [REDACTED]  | 50       | [REDACTED]        | [REDACTED]   | 165<br>R 13<br>939/m2 | 0<br>R 2 300<br>000/m2 | R 2 300<br>000<br>cash |   |     |   |
| 2  | [REDACTED] | [REDACTED]             | [REDACTED]  | 55       | [REDACTED]        | [REDACTED]   | 266<br>R 12<br>030/m2 | 266<br>R 12 030/m2     | R 3 200<br>000<br>cash | 3 | 2.5 | 2 |
| 3  | [REDACTED] | [REDACTED]             | [REDACTED]  | 55       | [REDACTED]        | [REDACTED]   | 300<br>R 9<br>333/m2  | 0<br>R 2 800<br>000/m2 | R 2 800<br>000         |   |     |   |
| 4  | [REDACTED] | [REDACTED]             | [REDACTED]  | 57       | [REDACTED]        | [REDACTED]   | 202<br>R 8<br>663/m2  | 0<br>R 1 750<br>000/m2 | R 1 750<br>000         |   |     |   |
| 5  | [REDACTED] | [REDACTED]             | [REDACTED]  | 78       | [REDACTED]        | [REDACTED]   | 172<br>R 12<br>791/m2 | 183<br>R 12 021/m2     | R 2 200<br>000<br>cash | 0 | 0   | 2 |
| 6  | [REDACTED] | [REDACTED]             | [REDACTED]  | 157      | [REDACTED]        | [REDACTED]   | 241<br>R 12<br>241/m2 | 241<br>R 12 240/m2     | R 2 950<br>000         | 3 | 2.5 | 2 |
| 7  | [REDACTED] | [REDACTED]             | [REDACTED]  | 285      | [REDACTED]        | [REDACTED]   | 202<br>R 11<br>881/m2 | 216<br>R 11 111/m2     | R 2 400<br>000         | 3 | 3   | 2 |
| 8  | [REDACTED] | [REDACTED]             | [REDACTED]  | 395      | [REDACTED]        | [REDACTED]   | 205<br>R 17<br>073/m2 | 0<br>R 3 500<br>000/m2 | R 3 500<br>000<br>cash |   |     |   |
| 9  | [REDACTED] | [REDACTED]             | [REDACTED]  | 827      | Offer to purchase | [REDACTED]   | 222<br>R 16<br>216/m2 | 0<br>R 3 600<br>000/m2 | R 3 600<br>000         | 0 | 0   | 0 |
| 10 | [REDACTED] | [REDACTED]             | [REDACTED]  | 827      | [REDACTED]        | [REDACTED] 5 | 211<br>R 14<br>218/m2 | 0<br>R 3 000<br>000/m2 | R 3 000<br>000<br>cash | 4 | 4   | 2 |

|    | ADDRESS    | UNIT  SECTIONAL<br>SCHEME | ERF PORTION | DISTANCE | REG DATE   | SALES<br>DATE | UNIT<br>SIZE          | AREA<br>UNDER<br>ROOF  | SALES<br>PRICE         |  |  |  |
|----|------------|---------------------------|-------------|----------|------------|---------------|-----------------------|------------------------|------------------------|---|---|---|
| 11 | [REDACTED] | [REDACTED]                | [REDACTED]  | 827      | [REDACTED] | [REDACTED]    | 165<br>R 11<br>515/m2 | 0<br>R 1 900<br>000/m2 | R 1 900<br>000<br>cash | 3   | 2   | 1   |
| 12 | [REDACTED] | [REDACTED]                | [REDACTED]  | 827      | [REDACTED] | [REDACTED]    | 153<br>R 15<br>000/m2 | 153<br>R 15 000/m2     | R 2 295<br>000<br>cash | 2   | 2   | 1   |
| 13 | [REDACTED] | [REDACTED]                | [REDACTED]  | 869      | [REDACTED] | [REDACTED]    | 137<br>R 17<br>883/m2 | 0<br>R 2 450<br>000/m2 | R 2 450<br>000<br>cash |   |   |   |
| 14 | [REDACTED] | [REDACTED]                | [REDACTED]  | 918      | [REDACTED] | [REDACTED]    | 158<br>R 17<br>082/m2 | 0<br>R 2 699<br>000/m2 | R 2 699<br>000<br>cash |   |   |   |
| 15 | [REDACTED] | [REDACTED]                | [REDACTED]  | 918      | [REDACTED] | [REDACTED]    | 158<br>R 17<br>082/m2 | 0<br>R 2 699<br>000/m2 | R 2 699<br>000<br>cash |   |   |   |
| 16 | [REDACTED] | [REDACTED]                | [REDACTED]  | 918      | [REDACTED] | [REDACTED]    | 159<br>R 16<br>509/m2 | 0<br>R 2 625<br>000/m2 | R 2 625<br>000<br>cash |   |   |   |
| 17 | [REDACTED] | [REDACTED]                | [REDACTED]  | 918      | [REDACTED] | [REDACTED]    | 158<br>R 17<br>082/m2 | 0<br>R 2 699<br>000/m2 | R 2 699<br>000<br>cash |   |   |   |
| 18 | [REDACTED] | [REDACTED]                | [REDACTED]  | 918      | [REDACTED] | [REDACTED]    | 158<br>R 16<br>361/m2 | 0<br>R 2 585<br>000/m2 | R 2 585<br>000<br>cash |   |   |   |
| 19 | [REDACTED] | [REDACTED]                | [REDACTED]  | 918      | [REDACTED] | [REDACTED]    | 159<br>R 16<br>660/m2 | 0<br>R 2 649<br>000/m2 | R 2 649<br>000<br>cash |   |   |   |
| 20 | [REDACTED] | [REDACTED]                | [REDACTED]  | 918      | [REDACTED] | [REDACTED]    | 157<br>R 16<br>873/m2 | 167<br>R 15 862/m2     | R 2 649<br>000<br>cash | 0   | 0   | 0   |

 Offer to purchase

### Transfer History

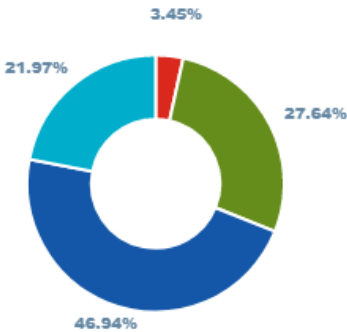
|      |          |                |                |            |                |             |
|------|----------|----------------|----------------|------------|----------------|-------------|
| 2022 | ■ BUYER  | Natural Person | REG DATE       | [REDACTED] | PURCHASE DATE  | [REDACTED]  |
|      | ▼ SELLER | Natural Person | TITLE DEED NO. | [REDACTED] | PURCHASE PRICE | R 3 300 000 |
| 2019 | ■ BUYER  | Natural Person | REG DATE       | [REDACTED] | PURCHASE DATE  | [REDACTED]  |
|      | ▼ SELLER | Natural Person | TITLE DEED NO. | [REDACTED] | PURCHASE PRICE | R 2 800 000 |
| 2010 | ■ BUYER  | Natural Person | REG DATE       | [REDACTED] | PURCHASE DATE  | [REDACTED]  |
|      | ▼ SELLER | Natural Person | TITLE DEED NO. | [REDACTED] | PURCHASE PRICE | R 1 630 000 |



PENSIONER: > 65   MATURE: 50 - 64   MIDDLE AGED: 36 - 49   YOUTH/ADULT: 18 - 35

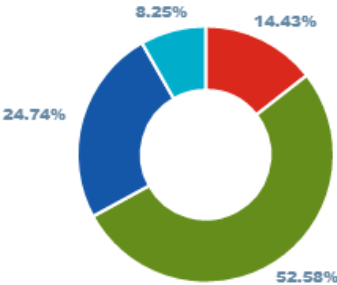
FEB 2022 - JAN 2023

Stable Owners



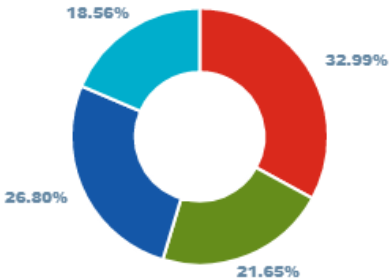
FEB 2022 - JAN 2023

Recent Buyers



FEB 2022 - JAN 2023

Recent Sellers



Period of Ownership

> 11 YEARS   8 - 10 YEARS   5 - 7 YEARS   < 5 YEARS

FEB 2022 - JAN 2023

Existing Owners



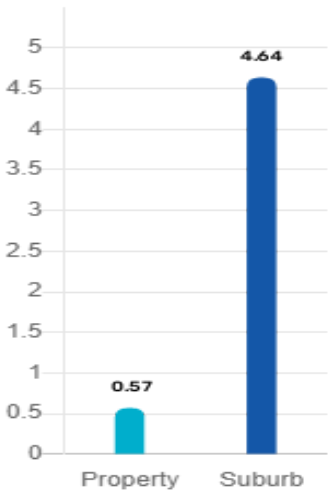
FEB 2022 - JAN 2023

Recent Sellers

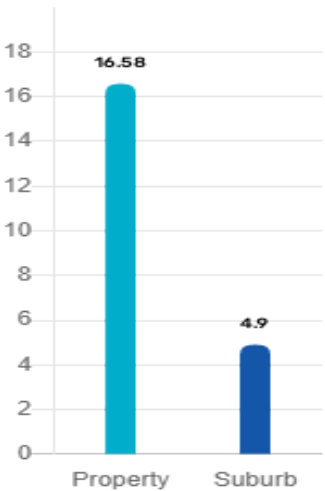


Return On Investment

One year growth %



Five year growth %

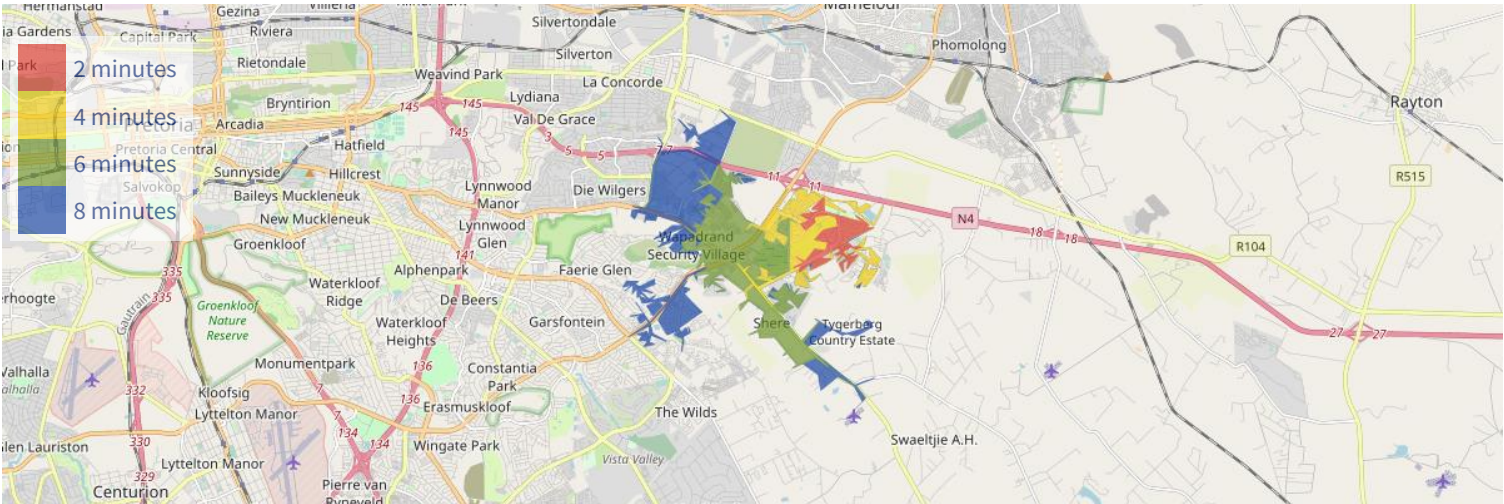


One year property value forecast



This future value is based on Lightstone's comprehensive suburb inflation forecast model and reflects a forecast of the potential value of the property one year from now.

Drive Times



Amenities



FILLING STATION

No filling stations in the proximity



BUS STATION

No bus stations in the proximity



HOSPITAL/CLINIC

**0.26 km**  
Thetherapist.Co.Za

**1.89 km**  
Intercare Hazeldean

**2.65 km**  
Intercare Silver Lakes



POLICE STATION

No police stations in the proximity



SHOPPING CENTRE

**1.94 km**  
Silver Oaks Crossing Shopping Centre

**2 km**  
Lofts at Silverlakes Shopping Centre

**2.25 km**  
Chamberlain Centre



EDUCATION

**0.19 km**  
Curro Hazeldean Private School

**0.28 km**  
Curro Hazeldean High School

**1.24 km**  
Curro College

Disclaimer

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